



A Case Study from

**PyraMax Bank**

# ***Comprehensive Wellness Program Generates Positive Returns***

Well City Milwaukee in collaboration with:



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## ***Comprehensive Wellness Program Generates Positive Returns***

Like the pyramids in its logo, PyraMax Bank symbolizes strength and stability. With a history dating back to 1895, PyraMax has nine locations serving banking clients throughout Southeastern Wisconsin.

The organization prides itself in being able to offer the advantages of a local bank with the financial power of a larger group. That pride is also evident in the commitment PyraMax makes to the health of their 123 employees. "I want PyraMax Bank to be known for investing time, money, and faith into the health of its employees and in turn receive reduced costs, happier, more productive and loyal employees," says Richard Hurd, President and CEO.

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### **PyraMax Bank Wellness Mission Statement**

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*To have employees working as one team to provide value within their communities while being fiscally responsible to the Bank.*

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#### **Increased Awareness of Health Costs**

As a result of their investment, PyraMax has experienced a positive return on multiple fronts, including reduced medical expenses. In part, this reduction is because employees are more involved in their medical care. "We are seeing employees take ownership in the financial well-being of the company," says Monica Baker, Senior Vice President of Marketing and Human Resources. "On multiple occasions employees have brought to our attention inconsistencies and overcharges on their medical explanation of benefits. Even though the company is responsible for the majority of the charges, employees are concerned about the cost to the company."

Baker attributes the increased awareness and concern about health costs on the part of employees to MaxHealth, the company wellness program. MaxHealth was started in 2005. From the inception of the program, encouraging employees to be educated health consumers has been an important goal. Employees were informed about how high health care costs were impacting the company's finances. To engage employees, PyraMax shared that the projected costs associated with the three most prevalent modifiable health risks identified through a health risk assessment exceeded \$180,000. From there, employees were encouraged to participate in wellness programs to help manage these expenses. PyraMax invests in activities related to heart health, physical activity, nutrition, and lifestyle management to help employees take action and accept responsibility for their health. Employees can participate in these activities and research health related issues online during paid work hours.

#### **Incentives Improve Health Risk Assessment Participation**

Employees and spouses who are enrolled in the PyraMax health insurance plan are eligible to participate in an annual Health Risk Assessment (HRA) and BioScreen. The HRA is a questionnaire that collects information regarding employee health and daily habits. The BioScreen is a series of basic health tests which include blood pressure, cholesterol, body fat, glucose, height, and weight that provides employees with a snapshot of their current overall health. Upon completion of the HRA and BioScreen, employees work one-on-one with a health coach to address and resolve any health risks that may have been identified during the health screening process.

Initially, PyraMax offered cash incentives to encourage employee participation in this health screening process, resulting in an average participation rate of 64% for the first three years of the program. Then, the company



introduced financial incentives linked to health insurance premiums for employee participation in the HRA, BioScreen, and wellness activities throughout the year. This approach significantly improved participation rates. In 2008 and 2009, HRA participation rates reached 100% of all employees and spouses enrolled in the PyraMax health insurance plan.

| HRA Participation Rates |      |
|-------------------------|------|
| 2005                    | 76%  |
| 2006                    | 57%  |
| 2007                    | 60%  |
| 2008                    | 100% |
| 2009                    | 100% |

### MaxHealth Activities Address Top Health Risks

Each quarter, employees at PyraMax have the opportunity to participate in a number of wellness activities, seminars, and sponsored activities addressing specific health themes such as physical activity, nutrition, medical self care or stress management. The campaigns last between four and eight weeks and include three to five corresponding seminars.

“The Road to Wellville” is a walking competition that promotes the health benefits of physical activity. Employees learn about the benefits of walking while tracking the number of steps taken during the eight week campaign. Paid time is given for employees to walk during the work day and the person with the most steps receives an additional four hours of paid time off. A post-campaign survey revealed that 91% of participants increased the number of steps from their baseline and 82% reported that they intended to continue increasing steps after the campaign ended.

PyraMax’s “Biggest Loser” healthy eating and weight management competition is one of the more popular activities with employees, with nearly 60% of all employees joining a team. The program is designed to help participants make small, realistic, and long-lasting changes to their dietary and exercise habits with the support of co-workers. Recently a group of 73 employees from 15 teams lost a total of 450 pounds during the eight week campaign. At the end of the

program, 87% reported an increase in knowledge regarding physical activity and nutrition and nearly 60% were motivated to continue their weight loss efforts.

PyraMax’s emphasis on physical activity, good nutrition and healthy weight earned them the honor of being the first Milwaukee Metro recipient of the American Heart Association’s Start! Fit-Friendly Company Award.

When stress was high, the staff responsible for wellness programming (known as PyraMax United Living Stronger Every Day or PULSE) responded with a program to address employee concerns and stress levels. “My One Thing” is an 8 week campaign, designed to assist participants in reducing stress. Using SMART goal setting methodology, employees were encouraged to create and maintain one personal goal that would decrease stress in their life. The campaign was supported by promotional materials with lighthearted graphics, and seminars on time management, preventing burnout, parental stress, and financial planning. A remarkable 96% of participants reported reduced stress levels.

A look at the first three years of the MaxHealth program revealed health improvements in several key areas. The percent of employees needing to improve their fitness levels decreased from 95% to 79%. Similarly, nutritional habits changed. The percent of employees reporting poor nutrition habits went down from 98% to 78%.

| MaxHealth Activities and Outcomes                                |   |
|--|---|
| “Road to Wellville” Walking Campaign                             | 91% increased steps from baseline<br>82% reported intention to continue walking                 |
| “Biggest Loser” Healthy Eating and Weight Management Competition | 60% participation<br>450 pounds lost<br>87% more informed about nutrition and physical activity |
| “My One Thing” Stress Management Program                         | 96% reduced stress levels   |



### Employees Find Value in Wellness

In addition to measuring employee participation, program satisfaction, and health risk, PULSE periodically receives comments from employees about how MaxHealth programs have positively affected their lifestyle.

One employee, after learning that he had high cholesterol, talked with his physician and decided to make lifestyle changes rather than use medication. "I went to work and got busy. I attended the heart healthy seminars offered at PyraMax, listened attentively, began reading labels and walking more than I had been. I am proud to say it worked." A year later his total cholesterol is down more than 60 points and is within the recommended range. "So thanks for offering the wellness programs and I look forward to when the next walking program rolls around again."

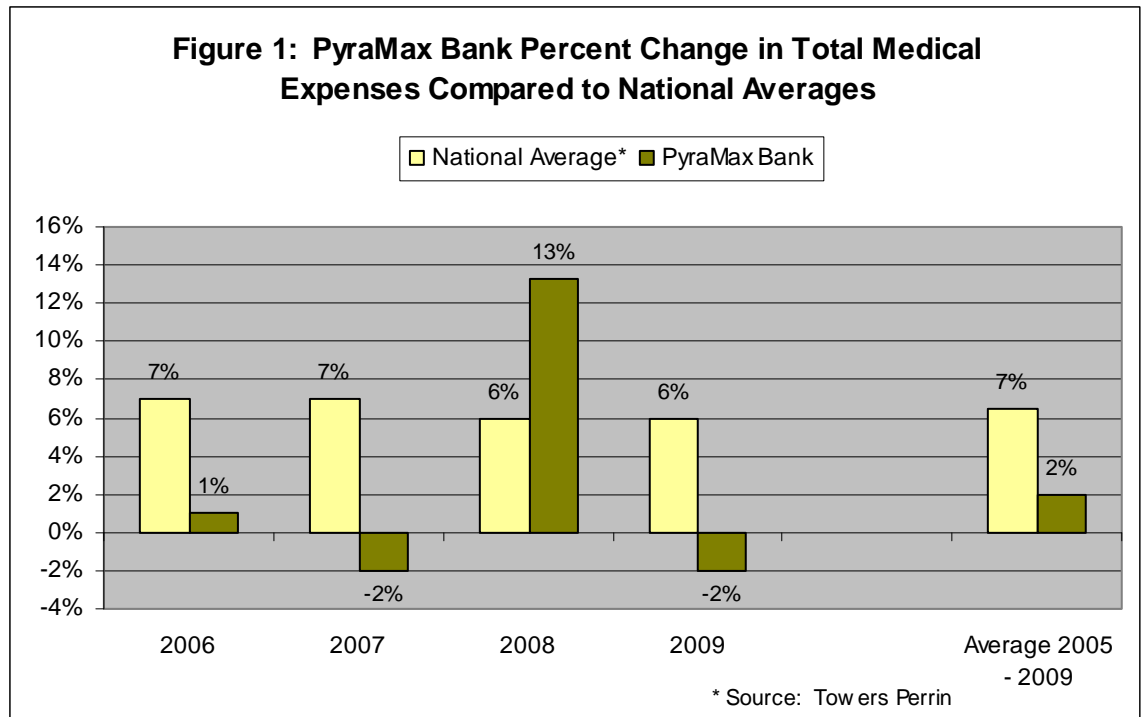
Another employee reported positive changes in their family food choices as a result of the wellness programming offered at PyraMax. She indicated that her family was making the shift from high sodium, high fat meals to healthier alternatives as a result of information received as part of the company's wellness efforts. "I am enjoying the recipes you are sending every week. They are different from what we are used to eating, but we are all having fun with these healthy

recipes. I let the kids read the ingredients for the next meal and they look forward to it. So, thanks for putting some new fun into our meals."

These are just a few examples of how the diverse wellness programming at PyraMax is helping employees and their families make positive health behavior changes and achieve their wellness goals.

### Managing Employee Health Care Costs

PyraMax Bank manages to control medical costs with an approach to employee health that emphasizes employee participation in the HRA, reduced health risks and improving health status, and practicing medical consumerism. As an employer with a self-funded insurance program, their vision encourages and motivates employees toward making positive health behavior changes as a link to profitability. Since its launch, the company has documented positive financial outcomes that support their vision. During a period when national employer health care costs have increased by an average of 7%, the costs at PyraMax have increase by an average of 2% (See Figure 1).





PyraMax employees have seen the financial benefits as well. The managed costs have resulted in minimal insurance premium increases for employees. According to Ondine Wallinger, PyraMax Bank's Human Resource Generalist and coordinator of the MaxHealth program, "Employee premiums have increased only twice during the past five years and each increase was less than 5%."

*Employee health insurance premiums at PyraMax Bank have increased only twice during the past five years and each increase was less than 5%.*

#### **Healthy Families—Healthy Company**

As PyraMax Bank enters the 6<sup>th</sup> year of the MaxHealth program it is evident that they are committed to creating a culture of health and consider their employees their number one asset. Realizing that helping families succeed helps the company's bottom line, PyraMax offers a flextime program to accommodate working parents. Ondine Wallinger was featured on a recent MSNBC video segment about the flextime arrangements for working moms. "Family comes first, and if work isn't willing to put my family

first than I can't work," Wallinger said in the video. The flextime program, which has been in place for more than ten years, is now offered for all employees.

PyraMax has been recognized for its family friendly policies and its commitment to wellness in the workplace. They have received the MetroParent Magazine Family Friendly Award in years 2005 through 2009, and are a 3 time winner of Milwaukee Magazine's Best Places to Work.

In 2008 PyraMax received a Gold Well Workplace Award from the Wellness Councils of America (WELCOA). They are a member of the Well City Milwaukee Initiative and have mentored other Milwaukee employers as they worked through the Well Workplace application process. ■

#### **References**

Towers Perrin, *Towers Perrin's 2009 Health Care Cost Survey*.